

In re:  
Ryan Timmons  
Debtor

Case No. 23-13778-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 30, 2024

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 48

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2024:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | Ryan Timmons, 333 Las Olas Way, Ft Lauderdale, FL 33301-2363                                      |
| 14842406 | Chase Mortgage, Attn: Legal Correspondence Center 700 Ka, Monroe, LA 71203                        |
| 14842411 | + Community Commerce Bank, 390 W Foothill Blvd, Claremont, CA 91711-2709                          |
| 14842414 | Eckert Seamans, Two Liberty Place, 50 S 16th St Fl 22, Philadelphia, PA 19102-2523                |
| 14842416 | Greg Prosmushkin, 9637 Bustleton Ave Apt 1, Philadelphia, PA 19115-3810                           |
| 14842417 | Harry and Marjorie Timmons, 32 Juego Rd, Santa Fe, NM 87508-4298                                  |
| 14842421 | Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210            |
| 14842423 | Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616 |
| 14842427 | Sharon Cobb Miller, 280 W Rittenhouse St, Philadelphia, PA 19144-3340                             |
| 14842430 | Timmons Construction, LLC, 250 N Columbus Blvd Apt 1210, Philadelphia, PA 19106-1463              |
| 14842431 | U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404     |

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                  | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| aty      | Email/Text: mail@cibiklaw.com               | Jan 31 2024 00:24:00 | MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102  |
| tr       | Email/Text: Info@ReadingCh13.com            | Jan 31 2024 00:24:00 | SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606  |
| smg      | Email/Text: megan.harper@phila.gov          | Jan 31 2024 00:24:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595            |
| smg      | EDI: PENNDEPTREV                            | Jan 31 2024 05:25:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946   |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us     | Jan 31 2024 00:24:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946   |
| ust      | + Email/Text: ustpregion03.ph.ecf@usdoj.gov | Jan 31 2024 00:24:00 | United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202 |
| 14842400 | Email/Text: ebnbankruptcy@ahm.honda.com     | Jan 31 2024 00:24:00 | American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016   |
| 14842398 | EDI: MAXMSAIDV                              | Jan 31 2024 05:25:00 | Aidvantage, Attn: Bankruptcy, 1891 Metro Center Dr, Reston, VA 20190-5287   |
| 14842399 | EDI: GMACFS.COM                             | Jan 31 2024 05:24:00 | Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416   |
| 14842401 | Email/PDF: bncnotices@becket-lee.com        | Jan 31 2024 00:37:21 | Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540  |

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| 14842402 | + EDI: BANKAMER                                       | Jan 31 2024 05:24:00 | Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413                                 |
| 14842409 | Email/Text: megan.harper@phila.gov                    | Jan 31 2024 00:24:00 | City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617 |
| 14842403 | EDI: CAPITALONE.COM                                   | Jan 31 2024 05:25:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285                                    |
| 14842404 | EDI: CAPONEAUTO.COM                                   | Jan 31 2024 05:25:00 | Capital One Auto Finance, Attn: Bankruptcy 7933 Preston Rd, Plano, TX 75024-2302                              |
| 14842407 | + Email/Text: account.manager@chesterwater.com        | Jan 31 2024 00:24:00 | Chester Water Authority, 415 Welsh St, Chester, PA 19013-4595   |
| 14842408 | EDI: CITICORP   | Jan 31 2024 05:25:00 | Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040                     |
| 14842410 | Email/Text: bankruptcy@philapark.org                  | Jan 31 2024 00:24:00 | City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819                     |
| 14842412 | + EDI: CITICORP                                       | Jan 31 2024 05:25:00 | Costco Citi Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500                                   |
| 14842413 | EDI: DISCOVER   | Jan 31 2024 05:24:00 | Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851                            |
| 14842415 | + Email/Text: GSBankElectronicBankruptcyNotice@gs.com | Jan 31 2024 00:24:00 | Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198                                |
| 14842418 | EDI: IRS.COM  | Jan 31 2024 05:25:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346          |
| 14842405 | EDI: JPMORGANCHASE                                    | Jan 31 2024 05:24:00 | Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850  |
| 14840235 | EDI: PENNDEPTREV                                      | Jan 31 2024 05:25:00 | PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946                       |
| 14840235 | Email/Text: RVSVCBICNOTICE1@state.pa.us               | Jan 31 2024 00:24:00 | PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946                       |
| 14842419 | Email/Text: fesbank@attorneygeneral.gov               | Jan 31 2024 00:24:00 | Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001                       |
| 14842425 | Email/Text: Bankruptcy.Notices@pnc.com                | Jan 31 2024 00:24:00 | PNC Mortgage, Attn: Bankruptcy Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458                 |
| 14842420 | EDI: PENNDEPTREV                                      | Jan 31 2024 05:25:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001              |
| 14842420 | Email/Text: RVSVCBICNOTICE1@state.pa.us               | Jan 31 2024 00:24:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001              |
| 14842422 | + Email/Text: bkrgeneric@penfed.org                   | Jan 31 2024 00:24:00 | Pentagon FCU, Attn: Bankruptcy, PO Box 1432, Alexandria, VA 22313-1432  |
| 14842424 | + Email/Text: bankruptcy@philapark.org                | Jan 31 2024 00:24:00 | Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540             |
| 14842426 | ^ MEBN  | Jan 31 2024 00:22:29 | Raymour & Flanigan, Attn: Bankruptcy, PO Box 220, Liverpool, NY 13088-0220                                    |
| 14842428 | EDI: SYNC   | Jan 31 2024 05:24:00 | Synco/mohawk, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060   |
| 14842429 | EDI: SYNC   | Jan 31 2024 05:24:00 | Synchrony Bank/Men's Wearhouse, Attn: Bankruptcy, PO Box 965060, Orlando, FL                                  |

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|----------|----------------------------------|----------------------|---|
| 14842364 | + EDI: CBSTDR                    |                      | 32896-5060  |
|          |                                  | Jan 31 2024 05:25:00 | TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849 |
| 14842432 | ^ MEBN                           |                      |   |
|          |                                  | Jan 31 2024 00:22:23 | U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009                    |
| 14842433 | + EDI: USBANKARS.COM             |                      |   |
|          |                                  | Jan 31 2024 05:25:00 | US Bank/Guidance Residential, Attn: Bankruptcy 800 Nicollet Mall, Minneapolis, MN 55402-7000      |
| 14842435 | Email/Text: bankruptcy@wofco.com |                      |   |
|          |                                  | Jan 31 2024 00:24:00 | Volvo Car Financial Services, Atn: Bankruptcy, PO Box 91300, Mobile, AL 36691-1300                |
| 14842434 | Email/Text: bankruptcy@wofco.com |                      |   |
|          |                                  | Jan 31 2024 00:24:00 | Volvo Car Financial Services, Attn: Bankruptcy, PO Box 91300, Mobile, AL 36691-1300               |
| 14842436 | + Email/Text: wawacu@verizon.net |                      |   |
|          |                                  | Jan 31 2024 00:24:00 | Wawa Employees Cu, 260 W Baltimore Pike, Wawa, PA 19063-5620                                      |
| 14842437 | + EDI: WFFC2                     |                      |   |
|          |                                  | Jan 31 2024 05:25:00 | Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001          |

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2024 at the address(es) listed below:

| Name                           | Email Address  |
|--------------------------------|--|
| MICHAEL A. CIBIK               | on behalf of Debtor Ryan Timmons mail@cibiklaw.com<br>cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg |
| SCOTT F. WATERMAN [Chapter 13] | ECFMail@ReadingCh13.com  |
| United States Trustee          | USTPRegion03.PH.ECF@usdoj.gov  |

TOTAL: 3

|  |   |             |           |
|--|---|-------------|-----------|
| <b>Information to identify the case:</b> |   |             |           |
| Debtor 1:                                | Ryan Timmons                                |             |           |
|  | First Name                                  | Middle Name | Last Name |
| Debtor 2:                                |   |             |           |
| (Spouse, if filing)                      | First Name                                  | Middle Name | Last Name |
| United States Bankruptcy Court:          | Eastern District of Pennsylvania            |             |           |
| Case number:                             | 23-13778-amc                                |             |           |
|  | Social Security number or ITIN: xxx-xx-8092 |             |           |
|  | EIN: -- --                                  |             |           |
|  | Social Security number or ITIN: -- --       |             |           |
|  | EIN: -- --                                  |             |           |
|  | Date case filed for chapter: 13 12/13/23    |             |           |

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|   | About Debtor 1:  | About Debtor 2:   |
|---|--|---|
| <b>1. Debtor's full name</b>  | Ryan Timmons   |   |
| <b>2. All other names used in the last 8 years</b>  |  |   |
| <b>3. Address</b>   | 333 Las Olas Way<br>Ft Lauderdale, FL 33301-2363   |   |
| <b>4. Debtor's attorney</b><br>Name and address   | MICHAEL A. CIBIK<br>Cibik Law, P.C.<br>1500 Walnut Street<br>Suite 900<br>Philadelphia, PA 19102                 | Contact phone 215-735-1060<br>Email: mail@cibiklaw.com  |
| <b>5. Bankruptcy trustee</b><br>Name and address  | SCOTT F. WATERMAN [Chapter 13]<br>Chapter 13 Trustee<br>2901 St. Lawrence Ave.<br>Suite 100<br>Reading, PA 19606 | Contact phone (610) 779-1313<br>Email: ECFMail@ReadingCh13.com  |
| <b>6. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . | 900 Market Street<br>Suite 400<br>Philadelphia, PA 19107   | Hours open:<br>Philadelphia Office --- 9:00 A.M. to 4:00 P.M.;<br>Reading Office --- 9:00 A.M. to 4:00 P.M.<br><br>Contact phone (215)408-2800<br><br>Date: 1/30/24 |

**For more information, see page 2**

Debtor **Ryan Timmons**

Case number **23-13778-amc**

|  |  |  |
|--|--|--|
| <b>7. Meeting of creditors</b><br>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | <b>March 22, 2024 at 10:00 AM</b><br><br>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.   | <b>Location:</b><br><b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595</b><br><br>For additional meeting info, go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a> |
| <b>8. Deadlines</b><br>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.  | <div> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>Filing deadline: 5/21/24</b> </div> <div> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </div> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 2/21/24</b> </div> <div> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 6/10/24</b> </div> <hr/> <div> <b>Deadlines for filing proof of claim:</b><br/>         A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.       </div> <hr/> <div> <b>Deadline to object to exemptions:</b> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors<br/>         The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div> |  |
| <b>9. Filing of plan</b>   | The debtor has filed a plan. This plan proposes payment to the trustee of \$1347.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>4/24/24 at 10:00 AM</b> , Location: <b>Courtroom #4, 900 Market Street, Philadelphia, PA 19107</b>  |  |
| <b>10. Creditors with a foreign address</b>  | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.   |  |
| <b>11. Filing a chapter 13 bankruptcy case</b>   | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.   |  |
| <b>12. Exempt property</b>   | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.   |  |
| <b>13. Discharge of debts</b>  | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.   |  |